Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1.   (Currently Amended) A computer-implemented method of automatically evaluating a financial account applicant for a financial institution, the method comprising the acts of:

by a computer, electronically accessing credit bureau data for the applicant;

by the computer, electronically accessing account information for the applicant;

by the computer, inputting the credit bureau data and the account information [[to]] into an algorithm that defines a risk model;

by the computer, assigning a scoring variable to at least some data of the credit bureau data and of the account information data and applying a point value to each of the scoring variables to generate a first score;

by the computer, electronically generating a final score for the applicant from an output of the risk model including applying a scaling equation to the first score to generate the final score for the applicant; and

by the computer, determining whether to open the financial account based on the final score.

2.   (Previously Presented) A method as set forth in claim 1 wherein the act of determining whether to open the financial account includes the acts of establishing electronic guidelines for the financial institution and, by the computer, comparing the guidelines against the final score to evaluate whether to accept the application.

3.   (Previously Presented) A method as set forth in claim 1 and further comprising the acts of establishing electronic guidelines for the financial institution and, by the computer, comparing the guidelines against the final score to evaluate whether to offer additional products and services of the financial institution to the applicant.

4.   (Previously Presented) A method as set forth in claim 1 and further comprising the act of, by the computer, electronically accessing demographic data for the applicant, and wherein the act of generating a final score includes the act of, by the computer, basing the final score on the demographic data.

5.   (Original) A method as set forth in claim 4 wherein the demographic data includes at least a one of household income, home ownership, and education level.

6.   (Previously Presented) A method as set forth in claim 1 and further comprising the act of, by the computer, performing a preliminary financial account information database search.

7.   (Previously Presented) A method as set forth in claim 6 and further comprising the act of, by the computer, denying the applicant if the preliminary financial account database search establishes that the applicant had a previous financial account closed "for cause."

8.   (Previously Presented) A method as set forth in claim 6 and further comprising the act of, by the computer, denying the applicant if the preliminary financial account database search establishes that the applicant has submitted more than a specified number of financial account applications to financial institutions within a given period of time.

9. (Currently Amended) A <u>tangible</u> computer-readable medium storing computer-readable instructions for evaluating a financial account applicant for a new financial account, the instructions directing the computer to perform the acts of:

accessing a computer network to retrieve credit bureau data for the applicant based on information related to the applicant input to the computer;

accessing the computer network to retrieve a collection of data related to historical financial account information for the applicant based on information related to the applicant input to the computer;

inputting the credit bureau data and the historical financial account information [[to]] <u>into an algorithm that defines</u> a risk model stored within the computer-readable medium;

assigning a scoring variable to at least some data of the credit bureau data and of the account information data and applying a point value to each of the scoring variables to generate a first score;

electronically generating a final score for the applicant from an output of the risk model including applying a scaling equation to the first score to generate the final score for the applicant; and

determining whether to open the new financial account based on the final score.

10-25. (Cancelled)

26. (Previously Presented) A computer-readable medium as set forth in claim 9 wherein the instructions directing the computer to perform the act of determining whether to open the financial account includes instructions directing the computer to perform the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the final score to evaluate whether to accept the application.

27. (Previously Presented) A computer-readable medium as set forth in claim 9 wherein the instructions further direct the computer to perform the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the final score to evaluate whether to offer additional products and services of the financial institution to the applicant.

28.   (Previously Presented) A computer-readable medium as set forth in claim 9 wherein the instructions further direct the computer to perform the act of accessing demographic data for the applicant and wherein the instructions directing the computer to perform the act of generating [[the]] a final score includes instructions directing the computer to perform the act of basing the final score on the demographic data.

29.   (Original) A computer-readable medium as set forth in claim 28 wherein the demographic data includes at least a one of household income, home ownership, and education level.

30.   (Original) A computer-readable medium as set forth in claim 9 wherein the instructions further direct the computer to perform the act of performing a preliminary financial account information database search.

31.   (Original) A computer-readable medium as set forth in claim 30 wherein the instructions further direct the computer to perform the act of denying the applicant if the preliminary financial account database search establishes that the applicant had a previous financial account closed "for cause."

32.   (Original) A computer-readable medium as set forth in claim 30 wherein the instructions further direct the computer to perform the act of denying the applicant if the preliminary financial account database search establishes that the applicant has submitted more than a specified number of financial account applications to financial institutions within a given period of time.

33-39. (Cancelled)

40.   (Previously Presented) A method as set forth in claim 1 wherein the score is a numerical score.

41-49. (Cancelled)